Case 20-10747-amc Doc 12 Filed 02/28/20 Entered 02/29/20 00:50:23 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Melvin Torres
Debtor

Case No. 20-10747-amc Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Feb 26, 2020 Form ID: 309I Total Noticed: 42

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 28, 2020.
db
                     +Melvin Torres,
                                             63 West Madison Street, Mohnton, PA 19540-1209
                     +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
t.r
                     +Bureau of Audit and Enforcement,
smg
                                                                      City of Allentown,
                                                                                                   435 Hamilton Street,
                       Allentown, PA 18101-1603
                     City Treasurer, Eighth and Washington Streets, Reading, PA 19601
+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre
smg
                                                                                                               Centre Valley, PA 18034-0520
smg
                     +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
sma
                     +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
+American Dental Solutions, of Exeter, 5500 Perkiomen Avenue, Reading, PA 19606-3634
Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
+Diversified Adjustments, 600 Coon Rapids Blvd., Coon Rapids, MN 55433-5549
+G.H. Harris Associates Inc., P. O. Box 216, Dallas, PA 18612-0216
+Governor Mifflin School District of Fulton Bank, P. O. Box 4624
smg
14463339
14463340
14463347
14463350
                     +Governor Mifflin School District, c/o Fulton Bank, P. O. Box 4624,
14463352
                       Lancaster, PA 17604-4624
14463353
                      Harvey Friedland, Esquire,
                                                              Hill, Friedland & Scarafone, 1717 Swede Rd., Ste. 200,
                       Blue Bell, PA 19422-3372
14463354
                     +Hill's Cleaners and Dyers, Inc.,
                                                                     880 Easton Road,
                                                                                                Warrington, PA 18976-2089
                     +Integrated Medical Group, 48 Tunnel Rd., Ste. 203, Pottsville, PA 17901-3885
+Keith J. Golub, Esquire, Hayt, Hayt & Landau LLC, P. O. Box 500, Eatontown, NJ 07724-0500
14463355
14463356
                     +Midland Funding LLC, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
+Midland Funding LLC, c/o Hayt Hayt & Landau LLC, 2 Industrial Way West,
14463358
14463357
                       Eatontown, NJ 07724-2265
                      Montgomery Ward, 1112 Seventh Ave., Madison, WI 53366
14463359
                     +National Recovery Agency, 4201 Crums Mill Rd., Harrisburg, PA 17112-2893
+Penn State Health, 500 University Dr., Hershey, PA 17033-2391
+Pingora Loan Servicing LLC, 5151 Corporate Dr., Troy, MI 48098-2639
14463360
14463361
                     +Pingora Loan Servicing LLC, 5151 Corporate Dr., Troy, MI 48098-2639
+Rebecca A. Solarz, Esquire, KML Law Group, PC, 701 Market St., Ste. 5000,
14463362
14463363
                       Philadelphia, PA 19106-1541
                     St. Joseph Medical Group, P. O. Box 4985, Lancaster, PA 17604-4985
St. Joseph Medical Group, 5600 Brainerd Rd., Ste. 500, Chattanooga, TN 37411-5371
+Stephanie Torres, 63 W. Madison St., Mohnton, PA 19540-1209
+The Bradford Exchange, 9333 Milwaukee Ave., Niles, IL 60714-1392
14463365
14463366
14463368
14463370
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty
                      E-mail/Text: dsgrdg@ptdprolog.net Feb 27 2020 03:27:50 DAVID S. GELLERT,
                      David S. Gellert PC, 3506 Perkiomen Avenue, Reading, PA E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 27 2020 03:28:25
                                                                                                       PA 19606
smq
                       Pennsylvania Department of Revenue,
                                                                           Bankruptcy Division,
                                                                                                           P.O. Box 280946
                       Harrisburg, PA 17128-0946
                     +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 27 2020 03:28:40
                                                                                                                            U.S. Attorney Office,
smg
                     c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 27 2020 03:28:29 United States Trustee,
ust
                     Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, +E-mail/Text: rperez@arcadiarecovery.com Feb 27 2020 03:28:34
                                                                                                                   Philadelphia, PA 19106-2908
14463341
                                                                                                                Arcadia Recovery Bureau LLC,
                      645 Penn St., Fourth Fl., Reading, PA 19601-3543 EDI: CAPITALONE.COM Feb 27 2020 08:13:00 Capital
                                                                                     Capital One,
                                                                                                        P. O. Box 30285,
14463342
                       Salt Lake City, UT 84130-0285
                     +E-mail/Text: bzern@celticbank.com Feb 27 2020 03:29:02
14463343
                                                                                                        Celtic Bank Corp.,
                       268 S. State St., Ste. 300, Salt Lake City, UT 84111-5314
DI: CBS7AVE Feb 27 2020 08:18:00 Country Door, 1112 Seventh Ave.,
14463344
                      EDI: CBS7AVE Feb 27 2020 08:18:00
                       Monroe, WI 53566-1364
                     +E-mail/PDF: creditonebknotifications@resurgent.com Feb 27 2020 03:26:41
14463345
                                                                                                                                Credit One Bank.
                     6801 S. Cimarron Rd., Las Vegas, NV 89113-2273 +E-mail/Text: dsgrdg@ptdprolog.net Feb 27 2020 03:28:06
14463346
                                                                                                        David S. Gellert, Esquire,
                     David S. Gellert, P.C., 3506 Perkiomen Ave., Reading, PA 19606-2711 +EDI: AMINFOFP.COM Feb 27 2020 08:13:00 First Premier Bank, 3820 N.
14463348
                                                                                                               3820 N. Louise Ave.,
                       Sioux Falls, SD 57107-0145
                     +E-mail/Text: cashiering-administrationservices@flagstar.com Feb 27 2020 03:28:57
14463349
                      Flagstar Bank, 5151 Corporate Dr., Troy, MI 48098-2639 EDI: CBS7AVE Feb 27 2020 08:18:00 Ginny's Inc. - CPU,
14463351
                                                                                                        1112 Seventh Ave...
                       Monroe, WI 53566-1364
                      EDI: NEXTEL.COM Feb 27 2020 08:13:00
14463364
                                                                                Sprint Corp., P. O. Box 7949,
                       Overland Park, KS 66207-0949
                                                                       Swiss Colony, 1112 Seventh Ave.,
                      EDI: CBS7AVE Feb 27 2020 08:18:00
14463369
                       Monroe, WI 53566-1364
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TOTAL: 15

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District/off: 0313-4 Date Rcvd: Feb 26, 2020 User: Lisa Page 2 of 2

Form ID: 309I Total Noticed: 42

##+St. Joseph Medical Group, P. O. Box 4154, Lancaster, PA 17604-4154 14463367 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on February 26, 2020 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor Melvin Torres dsgrdg@ptdprolog.net

REBECCA ANN SOLARZ on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Case 20-10747-amc Doc 12 Filed 02/28/20 Entered 02/29/20 00:50:23 Desc Imaged Certificate of Notice Page 3 of 4

Information to identify the case:							
Debtor 1	Melvin Torres	Social Security number or ITIN xxx-xx-4409					
	First Name Middle Name Last Name	EIN					
Debtor 2		Social Security number or ITIN					
(Spouse, if filing)	First Name Middle Name Last Name	EIN					
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 2/5/20					
Case number: 20–10747–amc							

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Melvin Torres	
2.	All other names used in the last 8 years		
3.	Address	63 West Madison Street Mohnton, PA 19540	
4.	Debtor's attorney Name and address	DAVID S. GELLERT David S. Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone (610) 779-8000
			Email: dsgrdg@ptdprolog.net
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313
			Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M;
			Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (610)2085040
			Date: 2/26/20

For more information, see page 2

Debtor Melvin Torres Case number 20–10747–amc

7.	Meeting of creditors		Location:	
	Debtors must attend the meeting to be questioned under oath. In a joint	March 24, 2020 at 1:30 PM	2901 St. Lawrence Ave, Reading, PA 19606	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/23/20	
	required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/15/20	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 8/3/20	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$440.00 The hearing on confirmation will be held on: 4/23/20 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11	11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of t plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, a the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. debtor will remain in possession of the property and may continue to operate the business, if any, unless to court orders otherwise.		s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12	12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distored to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. Fully exempt property will not be sold and distored to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt on the converted to chapter 7. Debtors must file a list of property claimed as exempt on the converted to chapter 7. Debtors must file a list of property claimed as exempt. Fully exempt property will not be sold and distorting the credit of the converted to chapter 7. Debtors must file a list of property claimed as exempt. Fully exempt property will not be sold and distorting the credit of the credit of the converted to chapter 7. Debtors must file a list of property claimed as exempt. Fully exempt property will not be sold and distorting the credit of the credit of the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. Fully exempt property will not be sold and distorting the credit of the cr		st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law	
13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of the However, unless the court orders otherwise, the debts will not be discharged until all payments under made. A discharge means that creditors may never try to collect the debt from the debtors pers as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S. 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § must file a motion by the deadline.		scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If		